

United States Bankruptcy Court
District of Arizona

In re:
BRIDGET JEANELL AEBLY
Debtor

Case No. 19-13057-BKM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 98

Date Rcvd: Jan 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2020.

db
15808392 +BRIDGET JEANELL AEBLY, 1340 N. RECKER RD., #125, MESA, AZ 85205-4427
15808393 +Amcol Systems, Inc., 111 Lancewood Road, Columbia SC 29210-7523
15808394 +Amcol Systems, Inc., PO Box 21625, Columbia SC 29221-1625
15808394 +Arcadia Biltmore Justice Court, RE Case#: CC2016-142646, 620 W. Jackson St.,
Phoenix AZ 85003-2403
15808403 +BYL Collection Services, LLC, 301 Lacey Street, 2nd Floor, West Chester PA 19382-3727
15808404 BYL Collection Services, LLC, PO Box 1313, Malvern PA 19355-0653
15808405 +BYL Collection Services, LLC, PO Box 569, Malvern PA 19355-0569
15808401 +Big 3 Auto Mart, 1400 N. Arizona Ave., Chandler AZ 85225-7016
15808402 +Big 3 Auto Mart, 8022 N. 47th St., Paradise Valley AZ 85253-2906
15808409 +Checksmart, PO Box 3544, Dublin OH 43016-0269
15808410 +Checksmart, Attn: Bankruptcy, PO Box 3544, Dublin OH 43016-0269
15808411 +City of Mesa, PO Box 1466, Mesa AZ 85211-1466
15808413 City of Mesa Utilities, PO Box 1878, Mesa AZ 85211-1878
15808412 +City of Mesa Utilities, 55 North Center Street, Mesa AZ 85201-7320
15808420 +Credit Security Acceptance Corp., 1225 W. Main St., Ste. 101, Box 601, Mesa AZ 85201-7040
15808422 +Credit Security Acceptance Corp., 540 W. Iron Ave., Ste. 204, Mesa AZ 85210-6027
15808421 +Credit Security Acceptance Corp., PO Box 1310, Mesa AZ 85211-1310
15808423 +David Aebly, 351 N. Peart Rd., #1711, Casa Grande AZ 85122-4283
15808424 +Desert Financial, 2231 W. Main St., Mesa AZ 85201-6805
15808427 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta GA 30374-0241
15808428 +Experian Information Solutions, Inc., PO Box 4500, Allen TX 75013-1311
15808430 +GM Automotive Funding, LLC, 6701 N. Scottsdale Rd., Ste. 21, Scottsdale AZ 85250-4404
15808429 +GM Automotive Funding, LLC, 10728 E. Cottontail Lane, Scottsdale AZ 85255-8148
15808432 IQ Data International, Inc., PO Box 340, Bothell WA 98041-0340
15808438 Merchants & Medical Credit Corporation, 6324 Taylor Dr., Flint MI 48507-4685
15808439 National Medical Professionals, PO Box 841407, Dallas TX 75284-1407
15808444 +Progressive Insurance, 6300 Wilson Mills Rd., Cleveland OH 44143-2182
15814789 +ROCKYS AUTO CREDIT, PO BOX 6834, Mesa, AZ 85216-6834
15808446 +Red Mountain Funding, Inc., 955 E. Main St., Mesa AZ 85203-8819
15808447 +Rocky's Auto Credit, PO Box 6834, Mesa AZ 85216-6834
15808448 Rocky's Auto Credit, 2440 W. Camelback Rd., Phoenix AZ 85015-3419
15808449 Salt River Project, PO Box 52025, Phoenix AZ 85072-2025
15808450 +San Tan Precinct Justice Court, RE CASE#: CC2015-111905, 201 E. Chicago St., Ste. 105,
Chandler AZ 85225-8502
15808451 +Southern California Edison, Attn: Bankruptcy, PO Box 800, Rosemead CA 91770-0800
15808452 Southwest Gas Corporation, PO Box 98512, Las Vegas NV 89193-8512
15837020 Southwest Gas Corporation, Attn: Bankruptcy Desk, P.O. Box 1498,
Victorville, CA 92393-1498
15808455 ++TCF NATIONAL BANK, 1405 XENIUM LANE, MC OPS-SD-G, PLYMOUTH MN 55441-4402
(address filed with court: TCF National Bank, 801 Marquette Avenue, Minneapolis MN 55402)
15808456 +TCF National Bank, 1405 Xenium Ln. N, Minneapolis MN 55441-4402
15808457 +TCF National Bank Arizona, 4001 E. Mountain Sky Ave., Ste. 101, Phoenix AZ 85044-3743
15808454 +Tanvir Ahmad, MD, 7020 Smoke Ranch Rd., #150, Las Vegas NV 89128-3111
15808458 +Texas Physicians Resources, 6451 Brentwood Stair Rd., Ste. 200, Fort Worth TX 76112-3200
15808459 Texas Physicians Resources, LLP, PO Box 8776, Fort Worth TX 76124-0776
15808461 +The Hallstrom Law Firm, PLLC, 1221 E. Osborn Rd., Ste. 101, Phoenix AZ 85014-5540
15808460 +The Hallstrom Law Firm, PLLC, 6635 W. Happy Valley Rd., Ste. A104-466,
Glendale AZ 85310-2609
15808463 +Total, LLC, 3971 N. Village St., Buckeye AZ 85396-3558
15808462 +Total, LLC, 2415 W. Broadway Rd., #40277, Mesa AZ 85274-3013
15808464 TransUnion Consumer Solutions, PO Box 2000, Chester PA 19016-2000
15808469 +Transworld Systems, Inc., PO Box 17221, Wilmington DE 19850-7221
15808476 +US Department of Education, 181 Montour Run Road, Coraopolis PA 15108-9408
15808473 +United Revenue Corp., 204 Billings St., Ste. 120, Arlington TX 76010-2495
15808474 +Universal Recovery Corporation, 2880 Sunrise Blvd., Ste. 136, Rancho Cordova CA 95742-6102
15808479 +Valley Collection Service, Attn: Bankruptcy, 17431 N. 71st Dr., Ste. 104,
Glendale AZ 85308-8598
15808478 Valley Collection Service, PO Box 10130, Glendale AZ 85318-0130
15808480 +West McDowell Justice Court, Re Case#: CC2017-061554, 620 W. Jackson St., Ste. 1038,
Phoenix AZ 85003-2410
15808481 +Western General Insurance, PO Box 4493, Woodland Hills CA 91365-4493
15808482 +Williams, Zinman & Parham, P.C., 7701 E. Indian School Rd., Ste. J,
Scottsdale AZ 85251-4041

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: BDABIRDSSELL Jan 28 2020 06:38:00 DAVID A. BIRDSSELL, 216 N. CENTER,
MESA, AZ 85201-6629

smg EDI: AZDEPREV.COM Jan 28 2020 06:38:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650

15808387 +EDI: AFNIRECOVERY.COM Jan 28 2020 06:38:00 AFNI, Inc., 404 Brock Drive,
Bloomington IL 61701-3963

15808391 +EDI: AFNIRECOVERY.COM Jan 28 2020 06:38:00 AFNI, Inc., Attn: Bankruptcy, PO Box 3427,
Bloomington IL 61702-3427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15808388 +EDI: AFNIRECOVERY.COM Jan 28 2020 06:38:00 AFNI, Inc., 1310 Martin Luther King Dr.,
Bloomington IL 61701-1465

15808390 +EDI: AFNIRECOVERY.COM Jan 28 2020 06:38:00 AFNI, Inc., PO Box 3097,
Bloomington IL 61702-3097

15808389 EDI: AFNIRECOVERY.COM Jan 28 2020 06:38:00 AFNI, Inc., PO Box 3517,
Bloomington IL 61702-3517

15808395 +EDI: AZDEPREV.COM Jan 28 2020 06:38:00 Arizona Department of Revenue,
c/o Tax, Bankruptcy, and Collections, 2005 N. Central Ave., Ste. 100,
Phoenix AZ 85004-1546

15808396 E-mail/Text: bankruptcy@aps.com Jan 28 2020 02:50:14 Arizona Public Service, PO Box 53933,
Sta. 3200, Phoenix AZ 85072-3933

15808399 +E-mail/Text: bankruptcy@autonowfinancial.com Jan 28 2020 02:51:42
Auto Now Financial Services, Inc., 4201 W. Bethany Home Rd., Phoenix AZ 85019-1800

15808398 +E-mail/Text: bankruptcy@autonowfinancial.com Jan 28 2020 02:51:42
Auto Now Financial Services, Inc., PO Box 28440, Tempe AZ 85285-8440

15808400 +E-mail/Text: bankruptcy@autonowfinancial.com Jan 28 2020 02:51:42
Auto Now Financial Services, Inc., PO Box 816, Glendale AZ 85311-0816

15808397 +E-mail/Text: bankruptcy@autonowfinancial.com Jan 28 2020 02:51:42
Auto Now Financial Services, Inc., 4240 W. Glendale Ave., Phoenix AZ 85051-8138

15808407 +E-mail/Text: cashamerica@nuvox.net Jan 28 2020 02:49:55 Cash America, 1600 W. 7th St.,
Fort Worth TX 76102-2599

15808406 +E-mail/Text: cashamerica@nuvox.net Jan 28 2020 02:49:55 Cash America,
17 Triangle Park Dr., Cincinnati OH 45246-3411

15808408 +E-mail/Text: bkinfo@ccfi.com Jan 28 2020 02:49:48 Checksmart, 6785 Bobcat Way, Ste. 200,
Dublin OH 43016-1443

15808414 +E-mail/Text: compliance@contractcallers.com Jan 28 2020 02:52:25 Contract Callers, Inc.,
501 Greene St., 3rd Fl., Ste. 302, Augusta GA 30901-4415

15808416 +E-mail/Text: CCCollectionsGlobalForms@cox.com Jan 28 2020 02:51:32 Cox Communications,
PO Box 78071, Phoenix AZ 85062-8071

15808418 +EDI: CCS.COM Jan 28 2020 06:38:00 Credit Collection Services, PO Box 773,
Needham Heights MA 02494-0918

15808419 +EDI: CCS.COM Jan 28 2020 06:38:00 Credit Collection Services, 725 Canton Street,
Norwood MA 02062-2679

15808417 EDI: CCS.COM Jan 28 2020 06:38:00 Credit Collection Services, PO Box 607,
Norwood MA 02062-0607

15808426 EDI: ECMC.COM Jan 28 2020 06:38:00 ECMC, PO Box 64909, Saint Paul MN 55164-0909

15808425 +EDI: ECMC.COM Jan 28 2020 06:38:00 ECMC, PO Box 16408, St. Paul MN 55116-0408

15808435 +E-mail/Text: compliance@iqdata-inc.com Jan 28 2020 02:52:39 IQ Data International, Inc.,
21222 30th Drive SE, Ste. 120, Bothell WA 98021-7019

15808433 +E-mail/Text: compliance@iqdata-inc.com Jan 28 2020 02:52:39 IQ Data International, Inc.,
1000 SE Everett Mall Way, Everett WA 98208-2814

15808436 E-mail/Text: compliance@iqdata-inc.com Jan 28 2020 02:52:39 IQ Data International, Inc.,
PO Box 39, Bothell WA 98041-0039

15808434 E-mail/Text: compliance@iqdata-inc.com Jan 28 2020 02:52:39 IQ Data International, Inc.,
PO Box 2130, Everett WA 98213-0130

15808437 +E-mail/Text: compliance@iqdata-inc.com Jan 28 2020 02:52:39 IQ Data International, Inc.,
PO Box 3568, Everett WA 98213-8568

15808431 +EDI: IRS.COM Jan 28 2020 06:38:00 Internal Revenue Service,
Centralized Insolvency Operations, PO Box 7346, Philadelphia PA 19101-7346

15808441 +E-mail/Text: northmesajusticecourt@mcjc.maricopa.gov Jan 28 2020 02:51:44
North Mesa Justice Court, RE Case #: CC2016-193892, 1837 S. Mesa Dr., Mesa AZ 85210-6219

15808440 +E-mail/Text: northmesajusticecourt@mcjc.maricopa.gov Jan 28 2020 02:51:44
North Mesa Justice Court, RE Case #: CC2019-136480, 1837 S. Mesa Dr., Mesa AZ 85210-6219

15808442 E-mail/Text: info@plazaservicesllc.com Jan 28 2020 02:44:12 Plaza Services LLC,
110 Hammond Dr., Ste. 110, Atlanta GA 30328

15808443 +E-mail/Text: vcrockett@plusfourinc.com Jan 28 2020 02:52:42 PlusFour, Inc., PO Box 95846,
Las Vegas NV 89193-5846

15808445 +E-mail/Text: rmf916@gmail.com Jan 28 2020 02:52:09 Red Mountain Funding, Inc.,
916 E. Baseline Rd., Mesa AZ 85204-6603

15808453 +E-mail/Text: nicole@spotmeloads.com Jan 28 2020 02:51:59 Spot Me Title Loans Inc.,
7919 E. Thomas Rd., Ste. 108, Scottsdale AZ 85251-6540

15808470 +E-mail/Text: bankruptcydepartment@tsico.com Jan 28 2020 02:51:48 Transworld Systems, Inc.,
9525 Sweet Valley Drive, Bldg. A, Cleveland OH 44125-4237

15808468 +E-mail/Text: bankruptcydepartment@tsico.com Jan 28 2020 02:51:48 Transworld Systems, Inc.,
Attn: Bankruptcy, PO Box 15618, Wilmington DE 19850-5618

15808467 +E-mail/Text: bankruptcydepartment@tsico.com Jan 28 2020 02:51:48 Transworld Systems, Inc.,
500 Virginia Dr., Ste. 514, Fort Washington PA 19034-2733

15808472 +E-mail/Text: bankruptcydepartment@tsico.com Jan 28 2020 02:51:48 Transworld Systems, Inc.,
5626 Frantz Road, Dublin OH 43017-1559

15808465 +E-mail/Text: bankruptcydepartment@tsico.com Jan 28 2020 02:51:49 Transworld Systems, Inc.,
PO Box 15630, Wilmington DE 19850-5630

15808471 +E-mail/Text: bankruptcydepartment@tsico.com Jan 28 2020 02:51:49 Transworld Systems, Inc.,
PO Box 15636, Wilmington DE 19850-5636

15808475 EDI: ECMC.COM Jan 28 2020 06:38:00 US Department of Education, PO Box 5609,
Greenville TX 75403-5609

TOTAL: 42

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15808415 ##+Contract Callers, Inc., PO Box 3000, Augusta GA 30914-3000
15808466 ##+Transworld Systems, Inc., 2235 Mercury Way, Ste. 275, Santa Rosa CA 95407-5463
15808477 ##Valley Collection Service, PO Box 520, Glendale AZ 85311-0520

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2020 at the address(es) listed below:

DAVID A. BIRDSSELL ecf@azbktrustee.com, dbirdsell@ecf.epiqsystems.com,az15@ecfcbis.com
KENNETH L NEELEY on behalf of Debtor BRIDGET JEANELL AEBLY ecf@neeleylaw.com, ign@neeleylaw.com
KENNETH L NEELEY on behalf of Debtor BRIDGET JEANELL AEBLY ecf@neeleylaw.com,
ign@neeleylaw.com,r50688@notify.bestcase.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDJ.GOV

TOTAL: 4

Information to identify the case:Debtor 1 **BRIDGET JEANELL AEBLY**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1337**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **2:19-bk-13057-BKM****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

BRIDGET JEANELL AEBLY

1/27/20**By the court:** Brenda K. Martin
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.